

Information to identify the case:

Debtor 1:	Tyrome Joyner	Social Security number or ITIN:	xxx-xx-9008
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Crystal Joyner	Social Security number or ITIN:	xxx-xx-8402
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/8/18
Case number:	18-28009-VFP	Date case converted to chapter:	7 12/5/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tyrome Joyner	Crystal Joyner
2. All other names used in the last 8 years		fka Crystal Caban-Joyner
3. Address	3 Columbus Drive Apt 3 Bayonne, NJ 07002	3 Columbus Drive Apt 3 Bayonne, NJ 07002
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584 Email: michelle@labayenlaw.com
5. Bankruptcy trustee Name and address	David Wolff David Wolff, Chapter 7 Trustee 750 Route 34 Suite 11 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 >

Debtor **Tyrome Joyner** and **Crystal Joyner**

Case number **18-28009-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 12/5/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 6, 2023 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Tyrome Joyner
Crystal Joyner
Debtors

Case No. 18-28009-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 05, 2022

Form ID: 309A

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db	+ Tyrome Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
jdb	+ Crystal Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
aty	+ Frank D. Samperi, 45 Essex Street, Suite 101, Hackensack, NJ 07601-5417
517820214	+ Bogdan Orthodontics, 552 Broadway, Bayonne NJ 07002-8831
517746473	+ Burlington Cty Prob, 49 Rancocas Rd, Mount Holly, NJ 08060-1384
517746478	+ Consumer Portfolio Services, 725 Canton St., Norwood, MA 02062-2679
518493624	+ Kittles Joyner Keyshun L, 2200 West 35th Street, Building 10,, Camp Mabry (Austin), Texas 78703-1222
517746492	+ Progressive, po box 31260, Tampa, FL 33631-3260
517746494	+ Redi Diagnostics Corp, One Broadway Ste 102, Elmwood Park, NJ 07407-1843
517768752	+ Redi Diagnostics Corp, Marc A. Woliansky, Esq, 239 Avenel Street, Avenel, NJ 07001-1400
517746495	+ Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
517746497	#+ Steward Financial Svcs, 444 E Kings Hwy # 200, Maple Shade, NJ 08052-3427
518477021	+ The State of New Jersey, Burlington County, Probation Division, Child Support Enforc, PO BOX 6555, Mount Holly, NJ 08060-6555
517746504	+ Woliansky & Doyle, 239 Avenel Street Po Box 509, Avenel, NJ 07001-0509

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: michelle@labayenlaw.com	Dec 05 2022 20:45:00	Michelle Labayen, Law Office of Michelle Labayen, 24 Commerce Street, Suite 1300, Newark, NJ 07102
tr	+ EDI: BDWOLFF.COM	Dec 06 2022 01:38:00	David Wolff, David Wolff, Chapter 7 Trustee, 750 Route 34, Suite 11, Matawan, NJ 07747-4600
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517746472	EDI: BANKAMER.COM	Dec 06 2022 01:33:00	Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410
517795351	+ EDI: BANKAMER2.COM	Dec 06 2022 01:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517746474	EDI: CAPITALONE.COM	Dec 06 2022 01:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517746476	EDI: CAPITALONE.COM	Dec 06 2022 01:38:00	Capital One Bank USA N., 15000 Capital One Drive, Richmond, VA 23238
517746475	+ EDI: CAPONEAUTO.COM		

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		Dec 06 2022 01:38:00	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
517799684	EDI: CAPITALONE.COM		
		Dec 06 2022 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518271341	+ EDI: AIS.COM		
		Dec 06 2022 01:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517780057	Email/PDF: bncnotices@becket-lee.com		
		Dec 05 2022 20:45:15	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517878305	+ Email/Text: bncmail@w-legal.com		
		Dec 05 2022 20:46:00	CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517746477	+ Email/Text: bankruptcy.notifications@fisglobal.com		
		Dec 05 2022 20:46:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
517746479	+ EDI: CONVERGENT.COM		
		Dec 06 2022 01:38:00	Convergent Outsourcing Inc, 800 SW 39th Street, Renton, WA 98057-4927
517746480	+ EDI: CONVERGENT.COM		
		Dec 06 2022 01:38:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517746481	+ EDI: CCS.COM		
		Dec 06 2022 01:38:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
517746483	+ Email/Text: bknotice@ercbp.com		
		Dec 05 2022 20:46:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517746482	^ MEBN		
		Dec 05 2022 20:36:49	Equifax, POB 740241, Atlanta, GA 30374-0241
517746484	^ MEBN		
		Dec 05 2022 20:37:30	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517746485	+ Email/Text: bncnotifications@pheaa.org		
		Dec 05 2022 20:46:00	FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517746486	+ EDI: AMINFOFP.COM		
		Dec 06 2022 01:38:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517746487	EDI: JEFFERSONCAP.COM		
		Dec 06 2022 01:38:00	Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303
517746488	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 05 2022 20:45:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518351277	EDI: PRA.COM		
		Dec 06 2022 01:38:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517886498	+ Email/Text: bankruptcy@pseg.com		
		Dec 05 2022 20:45:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517746493	^ MEBN		
		Dec 05 2022 20:37:18	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517746489	+ EDI: RMSC.COM		
		Dec 06 2022 01:38:00	PayPal Credit, PO BOX 105658, Atlanta, GA 30348-5658
517746490	+ EDI: RECOVERYCORP.COM		
		Dec 06 2022 01:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517746491	+ EDI: AMINFOFP.COM		
		Dec 06 2022 01:38:00	Premier Bankcard LLC, 3820 North Louise Ave, Sioux Falls, SD 57107-0145
517746496	EDI: AISSPRINT		
		Dec 06 2022 01:38:00	Sprint, P.O. Box 4191, Carol Stream, IL 60197
517746498	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Dec 05 2022 20:45:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021
517746499	EDI: AISTMBL.COM		
		Dec 06 2022 01:38:00	T-Mobile, Po Box 742596, Cincinnati, OH 45274
517780881	+ EDI: AIS.COM		

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		Dec 06 2022 01:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517746500	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 05 2022 20:46:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517746501	Email/Text: DASPUBREC@transunion.com		
		Dec 05 2022 20:45:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
518319586	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 05 2022 20:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518264499	Email/Text: bncnotifications@phea.org		
		Dec 05 2022 20:46:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517853212	+ EDI: AIS.COM		
		Dec 06 2022 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517746502	+ EDI: VERIZONCOMB.COM		
		Dec 06 2022 01:33:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518318077	+ EDI: WFFC2		
		Dec 06 2022 01:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
517746503	+ EDI: WFFC2		
		Dec 06 2022 01:38:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfbis.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
John Rafferty	johnrafferty147@live.com

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Margaret Mcgee

on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

Marie-Ann Greenberg

magecf@magtrustee.com

Marshall T. Kizner

on behalf of Creditor Steward Financial Services mkizner@stark-stark.com

Michelle Labayen

on behalf of Debtor Tyrome Joyner michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com

Michelle Labayen

on behalf of Joint Debtor Crystal Joyner michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10